Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-44.   (Canceled)

45.   (Previously Presented) A method for providing rebates for charges made to a credit card as payments for amounts due on an insurance account, the method comprising:

providing a web site displaying a plurality of insurance policies to which the rebates may be applied;

receiving at the website, a user selection of at least one of the displayed plurality of insurance policies for applying the rebates;

identifying, at the website, an insurance account associated with the user selected insurance policy;

identifying, at the web site, a credit card account;

linking the insurance account with the credit card account;

calculating a rebate amount based on a purchase amount charged to the credit card account using an associated credit card;

electronically transmitting the rebate amount to a remote processing system associated with the insurance account; and

applying, by the remote processing system, the rebate amount to the insurance account.

46.   (Previously Presented) The method of claim 45, wherein the remote processing system is accessed over a wide area data communications network.

47.   (Previously Presented) The method of claim 45, wherein the rebate amount is a percentage of a purchase amount charged to the credit card account.

48.　　(Previously Presented)　The method of claim 45 further comprising:

automatically identifying an amount due on the insurance account; and

automatically applying the rebate amount to the amount due on the insurance account and reducing the amount due.

49-50　(Canceled)

51.　　(Currently Amended)　~~The method of claim 50 further comprising:~~ A method for providing rebates for charges made to a credit card for making payments for medical expenses, the method comprising:

calculating a rebate amount based on a purchase amount charged to a credit card account using an associated credit card;

identifying a medical services account associated with the credit card account;

transferring funds associated with the rebate amount to the identified medical services account;

receiving information on a medical expenditure associated with the medical services account;

automatically transferring funds out of the medical services account based on the medical expenditure;

verifying an amount of existing funds in the medical services account;

linking the medical services account to a second account;

detecting insufficient funds in the medical services account; and

transferring the detected insufficient funds amount out of the second account.

52-57　(Canceled)